

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of : Steven M.H. WALLMAN  
Serial No. : 09/038,158  
Filed : 11 March 1998  
For : METHOD AND APPARATUS FOR ENABLING  
 SMALLER INVESTORS OR OTHERS TO  
 CREATE AND MANAGE A PORTFOLIO OF  
 SECURITIES OR OTHER ASSETS OR  
 LIABILITIES ON A COST-EFFECTIVE BASIS  
Group Art Unit : 2773



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ASSISTANT COMMISSIONER  
FOR PATENTS  
Washington, DC 20231

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 C.F.R. § 1.97 & § 1.98**

SIR:

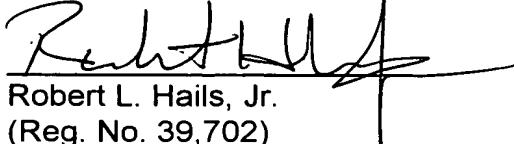
In conformance with Applicant's duty of disclosure under 37 C.F.R. § 1.56 (a) and § 1.97(b)(3), the references listed on the attached form PTO-1449 are hereby brought to the Examiner's attention.

Since all the references were cited by the Examiner in the corresponding PCT/US99/05010, no copies of the references are required. A copy of the Search Report is enclosed.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear in the "references cited" on any patent to issue therefrom.

Respectfully submitted,

KENYON & KENYON

  
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Dated: 10 December 1999

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